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## **WOULD YOU LIKE TO BUILD YOUR OWN HOME? Four families in Calcasieu Parish did, and now they are moving in!**

LAKE CHARLES, August 26, 2004 - Homeownership through “sweat equity!” Four families in Calcasieu Parish have spent the last year clearing, framing, roofing, installing, painting . . . and dreaming about moving into a new home. On Tuesday, their dreams came true.

In ceremonies on Tuesday at their new home sites in Woodland Subdivision, ribbons were cut and new homeowners accepted the keys to four new homes.

These four families and 16 others are becoming homeowners through USDA Rural Development’s Mutual Self-Help Housing Program. In this program, a group of families assist each other in building their own homes. The program is administered locally by Seventh District Pavilion, a non-profit organization.

“Seventh District Pavilion applied for a technical assistance grant from USDA Rural Development to administer a self-help housing program to build 20 new homes in Calcasieu, Evangeline, and St. Landry Parishes,” said Debbie Redfearn, Single Family Housing Program Director for USDA Rural Development in Louisiana. “They were awarded a \$240,000 grant to recruit families, package loan applications, and supervise construction for these homes.”

The families that Seventh District Pavilion recruited for this program work together to form a labor pool to construct self-help houses in their neighborhood. “In this neighborhood, seven families are working together on seven homes,” said Dazetta Thorne, Self-Help Program Director for Seventh District Pavilion. “Today, four of the families are moving in.”

It has been a long year for the families—working on their homes during evenings and week-ends. “It was a lot of hard work, but it was worth it,” said Claudia Savoy, proud new homeowner.

The families earned “sweat equity” in their homes by providing a percentage of the labor on-site, working under a construction supervisor provided by Seventh District Pavilion, Inc. This resulted in lower costs for the homes—making them more affordable.

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**8/26/04**

USDA Rural Development provides financing to the families to aid in construction and purchase of their homes and land through the USDA Rural Development Single Family Housing Direct Loan Program.

Applicants for the self-help housing program must meet USDA Rural Development income guidelines, have a good credit rating, have a low debt load, and have repayment ability. No down-payment or closing costs are required, although a one-year homeowners insurance policy, paid in full, is required at closing. Loan payments are deferred until construction is completed, with the first payment due 30 days after completion.

Among the participants at Tuesday's ceremony were Lake Charles Mayor Randy Roach, Louisiana Senator Willie Mount, and Eligha Guillory of Congressman Chris John's staff.

"Many people think the dream of homeownership is just that—a dream, and they feel that it could never be a reality," said Eligha Guillory. "Our community's citizens are working together to make a commitment to each other and homeownership."

USDA Rural Development provides a full range of rural development credit services in rural Louisiana. For more information about the Mutual Self-Help Housing Program, call (337) 262-6601, ext. 4. Further information on this program and other USDA Rural Development financial programs can be obtained by visiting USDA Rural Development's web site at: <http://www.rurdev.usda.gov>.

The Louisiana Rural Development State Office is located at 3727 Government Street, Alexandria, Louisiana 71302, and the telephone number is (318) 473-7921. There are four area offices located throughout the state to serve Louisiana residents.

USDA Rural Development is an equal opportunity lender, provider, and employer. Complaints of discrimination should be sent to: USDA, Director, Office of Civil Rights, Washington, DC 20250-9140.